... MassMutual

Important Notice: Replacement of Life Insurance or Annuities

Use this form for all life and annuity business, whether or not a replacement is involved. This document must be signed by the Owner and the Producer, if there is one, and a copy left with the Owner.

A Personal Information::		• • • • • • • • • • • • • • • • • • • •	
Policy/Contract number (If known): Insured/Annuitant full legal name (First,		PIERI	
B Confirmation of Existing			
Does the Applicant, Insured, Owner or Anni ✓ Yes Continue to section C – Replace ✓ No Sign page 3 to complete form. No	ment Questions.	policies or annuity contracts in the	is or any other company?
C Replacement Questions			
You are contemplating the purchase of a li changing an existing policy or contract. If so			
A replacement occurs when a new policy payments on the existing policy or contract otherwise terminated or used in a financed	ct, or an existing policy or contra		
A financed purchase occurs when the purch withdrawal or surrender of or by borrowing part of any premium or payment due on the	some or all of the policy values,	including accumulated dividends,	
You should carefully consider whether a re deducted from your policy or contract. You less cost. A financed purchase will reduce to	may be able to make changes t	o your existing policy or contract	to meet your insurance needs at
We want you to understand the effects of questions and consider the questions on the		your purchase decision and as	k that you answer the following
Are you considering discontinuing making otherwise terminating your existing policy.		ing, forfeiting, assigning to the ins	urer or 🖂 Yes 🗆 No
Are you considering using funds from your contract?	our existing policy(ies) or contract	(s) to pay premium due on the ne	w policy ⊠ Yes □ No
If you answered Yes to either of the all name of the insurer, the policy or contrareplaced or used as a source of financing.	act number if available, and the	g policy or contract you are contract you are contributed or Annuitant) and wheth	templating replacing (include the er each policy or contract will be
Insurer Name	Contract or Policy Number	Insured or Annuitant	Replaced (R) or Financed (F)
Prudential	E0881178	JAMES F IAMPIERI	⊠R□F
			□R□F
			□R□F

Massachusetts Mutual Life Insurance Company (MassMutual), 1295 State Street, Springfield, MA 01111-0001 and its subsidiaries: C.M. Life Insurance Company and MML Bay State Life Insurance Company, 100 Bright Meadow Boulevard, Enfield, Connecticut 06082-1981.

I do not want this notice read aloud to me.

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an inforce illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation.

Be sure that you are making an informed decision. A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

Premiums:

- Are they affordable?
- Could they change?
- You're older are premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

Policy values:

- New policies usually take longer to build case values and to pay dividends.
- Acquisition costs for the old policy may have been paid, you will incur costs for the new one.
- · What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- · Does the new policy provide more insurance coverage?

(Owner must initial if they do not want the notice read aloud.)

Insurability:

- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
- You may need a medical exam for a new policy.
- Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
- Suicide limitations may begin anew on the new coverage.

If you are keeping the old policy as well as the new policy:

- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

If you are surrendering an annuity or interest sensitive life product:

- · Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

Other issues to consider for all transactions:

- What are the tax consequences of buying the new policy?
- Is this a tax free exchange? (See your tax advisor.)
- Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
- · Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new company compare with your existing company?

Owner	
If this is a replacement, the Owner has the right to return the contract with refund of all premiums or considerations paid on it, including any policy adjustment policy or contract, a payment of the cash surrender value propremiums or considerations or imposed under such policy or contract. In the contract within 10 days of the delivery and receive an unconditional fundamental for the contract within 10 days of the delivery and receive an unconditional fundamental fund	licy fees or charges or, in the case of a variable or market va provided plus the fees and other charges deducted from the gro n the state of <u>Connecticut</u> , the Owner has the right to return to
The existing policy or contract is being replaced because:	
The client wants a higher fixed Guaranteed rate	
I certify that the above notice was read aloud to me by the Producer unless I certify that the responses herein are, to the best of my knowledge, accurate Signature of Owner: Hames 7. January Printed name: JAMES F JAMPIERI	· •
Producer Certification	
all sales material. You are required to use only Company-appro supplemental illustration for the policy or contract purchased, and an related to the policy or contract purchased. Electronically presented	proved sales material. Sales material includes any basic any other written, printed or electronically presented informa ad sales material must be provided to the Owner in printed f
You are required to leave with the Owner at the time of the application all sales material. You are required to use only Company-approximately supplemental illustration for the policy or contract purchased, and an related to the policy or contract purchased. Electronically presented no later than policy or contract delivery. You must submit to the insure is this replacement in accordance with the Company's position with respect to	proved sales material. Sales material includes any basic any other written, printed or electronically presented informa ad sales material must be provided to the Owner in printed f urer along with the application a copy of this important Notic
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